

**ANONYMOUS EMAIL GUARANTOR PROCESSING****ABSTRACT**

5 A method and implementing system are provided in which  
anonymous email accounts are established with a guarantor  
server. Items may then be loaned or purchased by an  
individual using the anonymous email account. In an  
exemplary embodiment, an individual user receives a so-  
10 called "smart card" which is programmed to contain certain  
limitations on purchases and/or borrowings by the user. The  
card is also programmed to contain the lending policies, for  
example, of a library. The card is read by a reading device  
at an enterprise such as a library or rental store for  
15 example, to determine if a desired sale or borrowing meets  
the guarantee criteria programmed into the smart card. If  
the proposed sale or borrowing is authorized or within the  
limits of the smart card, the transaction is approved. Any  
required communication between the lending enterprise and  
20 the user of the card is conducted anonymously through the  
anonymous email address of the user.